

**IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

IN RE: **FIDEL PEREZ BADILLO**  
SSN xxx-xx-0009  
**MARIA RODRIGUEZ**  
SSN xxx-xx-5808  
Debtor(s)

CASE NO: **21-02384-MCF**

**Chapter 13**

**STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION**

Petition Filing Date: **08/08/2021**

First Meeting Date: **09/08/2021 at 10:40AM**

Days From Petition Date: **31**

341 Meeting Date: **09/08/2021 at 10:40AM**

910 Days Before Petition: **02/08/2019**

Confirmation Hearing Date: **10/08/2021 at 1:30PM**

Chapter 13 Plan Date: **08/08/2021** ☐ Amended

Plan Base: **\$27,600.00** Plan Docket # **3**

This is Debtor(s) **2** Bankruptcy petition.

This is the **1** scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:

Total Paid In: **\$460.00**

Check/MO# \_\_\_\_\_

Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

\*APPEREANCES: ☒ Telephone ☐ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

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Attorney for Debtor(s): ☐ Not Present ☒ Present

Name of Attorney Present (Other than Attorney of Record): \_\_\_\_\_

☐ Pro-se

☒ Creditor(s) Present ☐ None

Coop. Quebrada Camuy -- Rengifo; Americas Leading -- Deseda, Esq.

\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **MELISSA COFAN HERNANDEZ\***

Total Agreed: **\$3,000.00** Paid Pre-Petition: **\$600.00** Outstanding (Through the Plan): **\$2,400.00**

\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor's/s' Commitment Period: ☒ Under Median Income 36 months ☐ Above Median Income 60 months §1325(b)(1)(B)  
Projected Disposable Income: \$ \_\_\_\_\_

☐ The Trustee cannot determine debtor's/s' commitment period at this time.



The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 0.00 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☒ CLOSED

☐ HELD OPEN FOR \_\_\_\_ DAYS until \_\_\_\_\_ pursuant to 1308. After this date the meeting is deemed CLOSED.

§341 Meeting Rescheduled for: \_\_\_\_\_

Comments:

\*CREDITOR(S) ORAL OBJECTIONS [LBR 3015-2 (c)(4)]

-The following creditor(s) present at this meeting made oral objection(s) to the proposed plan.

Coop. Quebrada Camuy -- Debtors must submit evidence of the value of the property.

\*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(1)] Self-employed Business Debtor - Failure to comply with her/his/their duties. [11 U.S.C.1302(b), 704(a)(2)-(7), and 704(a)(9)]

Debtors operated a Casa Agricola between February and July 2021. They rented the business for \$600.00 and returned it because they said they did not generate any profit. Debtors must submit statement of income and expenses from the Casa Agricola for the six months prior to filing bankruptcy, as well as copies of bank statements from all accounts from the six months prior to filing bankruptcy.

[1325(a)(4)] Plan fails Creditors Best Interest Test.

- Debtors have failed to include complete information related to real property listed in Schedule A/B. Furthermore, Debtors must submit evidence of the value assigned to their residence. Representative from Coop. Quebrada Camuy informed that, when they requested a loan in September 2020, they said the value of the property was \$90,000.00. They listed the property for \$30,000.00.

Debtors failed to list 2014 Ford Focus in Schedule B. The vehicle is being surrendered to Americas Leading Finance.

- Debtors have failed to identify lien with secured creditor Americas Leading Finance listed in Schedule D.

Debtors must submit evidence of value assigned to lot of land in Bo. Pilates, Lares, over which Debtor inherited a participation. The evidence submitted show values from \$1562.00 per cda to \$37,000.00 from .77 cdas, to \$28.900 for .30 cdas. Also, Debtor must explain how the inheritance estate, of which said property is a part, is to be divided among the heirs.

Debtors must submit copies of life insurance policies listed in Schedule B in order to confirm exemption taken over the same.

[1325(a)(6)] Insufficiently Funded – Plan funding insufficient to comply with plan scheduled distribution or no sufficient information to determine it.

Plan is insufficiently funded to pay secured claim filed by Cooperativa A/C Manati.

/s/ Alexandra Rodriguez, Esq., Presiding Officer